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United States  
Department of  
Agriculture

Rural Business-  
Cooperative  
Service

Cooperative  
Information Report 4

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# Rural Cooperative Publications







## Preface

This catalog provides a listing by numerical series and subject matter of publications issued by USDA Rural Development. They are available on various aspects of organization and operation of agricultural cooperatives. A brief description of contents is given for each publication and videotape.

### Where To Get More Information

For further information or assistance about cooperative publications, contact: USDA/Rural Business-Cooperative Service (RBS), STOP 3255, Washington, D.C. 20250-3255.

Telephone: Area Code 202/720-7558

FAX Number: Area Code 202/690-2750

E-mail: [coopinfo@rurdev.usda.gov](mailto:coopinfo@rurdev.usda.gov)

website: <http://www.rurdev.usda.gov>

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## **Cooperative Programs of USDA/Rural Business–Cooperative Service**

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The mission of the cooperative program of USDA Rural Development is to enhance the quality of life for all rural residents by assisting cooperatives and other businesses and by establishing partnerships with rural communities.

USDA/Rural Business-Cooperative Service (RBS) achieves this mission by helping rural residents form new cooperative businesses and improve the operations of existing ones. This help is delivered in the form of direct technical assistance and research and information products. Other RBS program areas provide financial assistance to qualified cooperatives and other rural businesses.

RBS became the Rural Development mission area in 1995 when USDA consolidated rural economic programs that had previously been scattered among various agencies. RBS encompasses the former Agricultural Cooperative Service and much of what was the Rural Development Administration.

For most of the past century, USDA's cooperative assistance work has been concentrated on agricultural marketing and supply cooperatives. But the cooperative program is applicable to a wide variety of other rural cooperatives as well.

### **Why Use Cooperatives?**

User-owned cooperative businesses can process and market products, purchase production supplies or consumer goods, provide housing or credit, extend power and other utilities, and provide other services needed by people living in rural areas. By working together for their mutual benefit in cooperatives, which member-owners control, rural residents are often able to reduce costs, obtain services, and achieve greater returns for their products.

### **Cooperative Development Assistance**

USDA provides a wide range of assistance for people interested in forming new cooperatives, ranging from an initial feasibility study to the creation and implementation of a business plan. The RBS staff includes development specialists who can guide a new cooperative from the earliest stages of identifying potential functions through the development of bylaws and business plans. RBS also provides training for the

directors who will oversee the cooperative's operation and set its policy guidelines. The overall goal is to provide a realistic view of what it will take to make a new cooperative succeed. Staff members may also work in conjunction with cooperative development specialists located at many of USDA's state Rural Development offices.

Recent examples of rural cooperatives USDA has helped form include one for rural women who produce handcrafted gift items, a vegetable growers' cooperative which produces value-added food products, and a cooperative which harvests and processes sea urchins for export to Asia. Application of the cooperative business structure in rural economies is virtually limitless.

### **Technical Assistance**

USDA/RBS also provides technical assistance to existing cooperatives facing specific problems or challenges. Technical assistance could include helping a cooperative develop a strategic marketing plan to cope with new competitive forces, in making a crucial decision whether to merge or form a joint venture with other cooperatives, or in turning the raw products of cooperative members into value-added products. These matters are often crucial issues not only for a cooperative, but also for the rural communities in which many of them exist.

USDA can help improve a cooperative's business structure and operating efficiency. This work often involves an analysis of operations or assessing the economic feasibility of new facilities or adding new products or services. Studies cover the full range of decisions facing cooperative business enterprises.

USDA also is prepared to evaluate any one link in an economic system or to design an entirely new system under the cooperative framework. Technical assistance is largely designed to benefit a specific cooperative business or group. However, the results often provide business strategies for all cooperatives.

### **Research**

USDA conducts research to provide a base of knowledge necessary to support cooperatives dealing with changing markets and business trends. Studies include financial, structural, managerial, policy, member governance, legal, and social issues, as well as various other economic activities of cooperatives.



Research is designed to have direct application to current and emerging requirements of cooperatives. A major challenge is to analyze industry structure and cooperative operational practices to determine the changes required to maintain or achieve a producer-oriented marketing system. Recent research studies have focused on equity redemption plans used by cooperatives, identification of new niche markets for cooperatives, and opportunities and obstacles cooperatives face when exporting goods overseas.

### **Education and Information**

The Cooperative Marketing Act of 1926 mandates that USDA promote the knowledge of cooperative principles and practices and cooperate in promoting such knowledge with educational and marketing agencies, cooperative associations, and others. To meet this goal, USDA/RBS provides a wide range of cooperative training programs and educational materials.

USDA/RBS maintains the largest central storehouse of information in the nation about cooperatives. This material is made available to the public through a variety of research reports, service reports, educational publications, and videos. Some cover basic principles of cooperation and key organizational and management elements required for success. Others report the results of research and technical assistance studies.

A bimonthly magazine, *Rural Cooperatives*, now in its 65th year, reports significant achievements by cooperatives, the most advanced thinking of cooperative leaders, and highlights of agency research, technical assistance, and educational activities. The magazine is suited to a wide range of audiences, but particularly cooperative managers, directors, educators, State cooperative council executives and directors, general farm organizations, and State and Federal government agencies which work with or have contact with cooperatives. Subscriptions are available through the U.S. Superintendent of Documents. See page 37 for ordering information.

### **History and Statistics**

Cooperative statistics are collected to detect growth trends and changes in structure and operations. Data help identify and support research and technical assistance activities. This information is used extensively by legislative and executive branches of Government in formulating agricultural and cooperative related policy.

### **How We Work**

One RBS specialist or a team may tackle a project. Most staff members are agricultural economists who have specialized in cooperative issues, including: cooperative business organization, cooperative law, finance, marketing, purchasing, international trade, strategic planning, member relations, and education.

Staff members use various data bases, conduct surveys by mail and telephone, and do on-site interviews—walking in factory and field—to gather information. To reach an objective, USDA may provide assistance directly or serve as a catalyst in bringing together the best available resources. RBS works closely with specialists with other State and Federal agencies, cooperatives, and other public and private institutions.

USDA/RBS is a national focal point for cooperative research and assistance. The activities of RBS are wide-ranging and complex. Yet, its fundamental purpose remains simple: to foster cooperative growth and efficiency.

### **Other RBS Programs**

The rural business programs of the RBS include many loan and grant programs formerly administered by USDA's Rural Development Administration.

These programs help provide financing to rural business owners, cooperatives, public bodies, and Indian tribes for business ventures which create quality jobs and stimulate the economy of rural areas.

The largest of these programs is the Business and Industry (B&I) Guaranteed Loan program, which creates partnerships with commercial lending institutions, the Farm Credit System, and Farmer Mac to provide financing for qualified rural business enterprises. This usually takes the form of guarantees for up to 80 percent of the value of a loan. Cooperatives are eligible to participate in the B&I program. Information on all RBS business program can be obtained from State and county offices of Rural Development or call the national RBS office in Washington, D.C., (202) 720-7287.

### **Where To Get More Information About Publications and Pricing Policy**

USDA has a user-fee program for its publications. Domestic and foreign prices are indicated for each title. A \$10 minimum order is required for all foreign publication requests.

Domestic requests for publications carrying a CIR series designation may be fulfilled at no cost to agricultural cooperative organizations and to educational institutions for use in education and training programs. For clarification on available publications or user fees, telephone 202/720-8381 (FAX: 202/690-2750) or write USDA/Rural Business-Cooperative Service (RBS), STOP 3255, Washington, DC 20250-3255. Order form page 37.

**Publication & Video  
Ordering Information  
is on Page 37**

## **History Capsule of USDA Cooperative Assistance**

Assisting agricultural cooperatives was an informal activity within the U.S. Department of Agriculture as early as 1867.

- 1901—Information assembled as reference data on farmer cooperatives in the United States.
- 1912—First official USDA project in agricultural cooperatives.
- 1913—Office of Markets formed and included cooperative activity.
- 1922—Assistance formalized as the Division of Agricultural Cooperation, Bureau of Agricultural Economics.
- 1926—Renamed Division of Cooperative Marketing.
- 1929—Transferred to Federal Farm Board.
- 1933—Transferred to new Farm Credit Administration (FCA), an independent agency, and later renamed FCA's Cooperative Research and Service Division.
- 1939—FCA returned to USDA jurisdiction.
- 1953—FCA again became an independent agency but Cooperative Research and Service Division remained with USDA and elevated to an agency, Farmer Cooperative Service (FCS).
- 1978—FCS combined with Economic Research Service and Statistical Reporting Service to form a new agency, Economics, Statistics, and Cooperatives Service (ESCS).
- 1980—Cooperative segment of ESCS returned to agency status as Agricultural Cooperative Service.
- 1994—Agricultural Cooperative Service combined with Rural Development Administration (RDA) as its Cooperative Service.
- 1996—RDA is merged into USDA's new Rural Business-Cooperative Service, part of the Rural Development mission area.



## Publications by Subject Matter

This section lists all publications under subject matter headings. One publication may be listed several times because its total content crosses more than one of the subject headings. For additional information about listed publications, refer to the first section where the publications are listed by series.

### DIRECTORIES

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## Videotapes

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### How To Start a Cooperative

Sound, color, 31 minutes. Released 1991.

Portrays a real-life simulation of the process of forming a new cooperative. Covers the broad set of conditions that need to be present for a cooperative venture to be successful. It covers the key steps in organizing a cooperative that are found in a RBS publication by the same name. Content covers why a cooperative is started, leadership needed, technical assistance required, how to determine if economic feasibility exists, and the importance of member financial commitment and participation.

Price: Domestic—\$25.00; foreign—\$35.00

### Cooperatives: Partners in Trade

Sound, converted slide set, color, 10 minutes. Revised 1989.

Provides a visual perspective with commentary of U.S. cooperatives involved in exporting a wide range of agricultural commodities.

Price: Domestic—\$15.00; foreign—\$20.00

### What Co-op Directors Do

Sound, color, 24 minutes. Released 1993.

Brings to life the responsibilities of a cooperative board of directors, including how its role differs from the manager. Among specific responsibilities described are: 1) preserving the cooperative's character; 2) safeguarding assets; 3) hiring and evaluating the manager; 4) setting policy; 5) distributing benefits; 6) strategic planning; and 7) evaluating their own performance. It covers the key director responsibilities found in CIR 14 (p. 16).

Price: Domestic—\$25.00; foreign—\$35.00

## Rural Cooperatives in the United States

Publications in the CIR series cover topics related to agricultural cooperative operations and services in the many industries in which cooperatives are found. CIR publications are FREE to cooperatives and educators. The cost to others is noted.

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## Cooperative Information Reports (CIR)

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### Cooperative Principles and Legal Foundations.

*CIR 1 Section 1. 26 pgs. Reprinted 1993. Martin A. Abrahamson, J. Warren Mather, James R. Baarda, and James Kelly. \$2.00.* Gives identifying characteristics of farmer cooperatives and the many documents and organizations responsible for their origins and progress.

### Cooperative Benefits and Limitations.

*CIR 1 Section 3. 22 pgs. Reprinted 1990. J. Warren Mather and Homer J. Preston. \$2.00.* Identifies how cooperatives benefit farmers and the public, yet are subject to business limitations related to agriculture or the inherent nature of the organization. Cooperative benefits to farmers, rural communities, consumers, and overseas customers are explored, as are cooperative market power, influence on market prices and services, and accumulation of reserves.

### Organizations Serving Cooperatives.

*CIR 1 Section 5. 38 pgs. Revised 1997. Galen W. Rapp. \$2.00.* Gives a capsulized description of the various national and State trade and service organizations and how each serves in assisting cooperatives. Also discusses the role of general farm organizations and Federal Government agencies within the U.S. Department of Agriculture such as the Rural Business-Cooperative Service.



## **Cooperative Organization and Structure.**

*CIR 1 Section 6. 56 pgs. Reprinted 1993. Donald L. Vogelsang, John M. Bailey, Lloyd Biser, E. Eldon Eversull, and J. Warren Mather. \$2.00.* Marketing and purchasing cooperatives, the two basic types serving U.S. agriculture, are discussed in terms of basic objectives, early marketing and purchasing activities, membership and control, marketing and operating practices and policies, vertical integration functions, commodities handled, operations and governance structures, financing and taxation, and a review of common challenges.

## **Cooperative Member Responsibilities and Control.**

*CIR 1 Section 7. 26 pgs. Reprinted 1993. C. H. Kirkman, Jr. \$2.00.* Members' responsibilities as owners of a cooperative business are discussed in terms of giving overall direction and participating in decisionmaking. The report focuses on member responsibilities for understanding the cooperative, selecting and evaluating directors, use and support of the cooperative, helping obtain new members, and nominating and electing directors. It also examines treatment of small and large-sized farmer-members, capital programs, and equity retirement.

## **Cooperative Management.**

*CIR 1 Section 8. 35 pgs. Revised 1995. Galen W. Rapp. \$3.00.* Management of cooperatives has greatly improved as they have grown in size and become more diversified and integrated to match similar advances in the marketplace and the farm. This booklet outlines the role of management, available resources, functions and tools, elements and division of responsibility, and managing local and regional cooperatives. Also examines future management challenges.

### **Pricing Policy**

Cooperative Information Reports (CIR) listed in this catalog are free to cooperatives and to educators. Others must pay the fee listed. Most Research Reports (RR), Service Reports (SR), and miscellaneous publications require that a fee be paid by everyone. Some free copies may be provided to cooperatives serving very low-income members and at cooperative educational events. Publications requiring payment of a fee cannot be shipped until payment is received by USDA/RBS (see ordering form on pg. 37).

## **Cooperative Finance and Taxation.**

*CIR 1 Section 9. 26 pgs. Revised 1995. Robert C. Rathbone. \$2.00.* Provides an overview of cooperative finance and the characteristics of agricultural cooperatives that make their financial and taxation requirements unique. Discussion includes member equity, base capital plan, equity redemption, special equity redemption programs, measuring equity performance, debt capital, cooperative taxation, and the future of cooperative finance.

## **Cooperative Education and Training.**

*CIR 1 Section 10. 30 pgs. 1983. C. H. Kirkman, Jr. \$2.00.* Cooperatives, members, directors, managers and employees have a responsibility to understand the control, finance, and operation of a successful cooperative. This report stresses the need for continual education and training to accomplish this. Nonmembers, young farm couples, and rural youth especially need information about cooperative principles and practices if they are to become members and loyal patrons. Educational institutions, government agencies, and the public also need to understand cooperative basics to help improve local communities and the farm operations of member-owners.

## **Cooperative Communications.**

*CIR 1 Section 11. 48 pgs. 1988. \$2.00.* Opening with the scope and state of the art, this report then discusses early communications methods, audiences, types of communications, organization and staffing, professional advancement opportunities, and challenges ahead for communications professionals. Communicators touch many audiences in a cooperative, including members, patrons, directors, management, employees, legislators, and the general public.

## **Fruit and Vegetable Cooperatives.**

*CIR 1 Section 13. 60 pgs. 1990. James A. Jacobs. \$2.00.* Tells of the important role cooperatives play in marketing these products; describes the two main functions these cooperatives perform: marketing products in fresh or processed form and bargaining for terms of trade. Cooperative marketing tools and strategies, marketing agreements and contracts, pooling, and marketing orders are discussed. Future issues facing these cooperatives are also examined.



**Livestock and Wool Cooperatives.**

*CIR 1 Section 14. 34 pgs. 1979. John T. Haas, David L. Holder, and Clement E. Ward. \$2.00.* Gives a brief history of livestock and wool cooperatives in the United States. Reports overall statistics for present livestock and wool cooperatives in accounting for farmers' cash receipts. Future challenges and opportunities for livestock and wool cooperatives also are reviewed.

**Grain Cooperatives.** *CIR 1 Section 15. 43 pgs. 1990.*

*David A. Wineholt. \$2.00.* Discusses cooperative marketing of food and feed grains, except for dry beans and peas. Gives the number of cooperatives engaged in marketing, handling, or processing grain and soybeans. Includes an early history of country elevators. Future opportunities for rice cooperatives are also discussed including the role of technology to boost yields.

**Dairy Cooperatives.** *CIR 1 Section 16. 59 pgs. Revised 1995. Carolyn Betts Liebrand. \$3.00.* Profiles the history and development of dairy cooperatives in the U.S. Provides a greater understanding of these cooperatives and describes their size, scope, and marketing functions, how they are financed, how they operate, prospects for the future, and other cooperative dairy industry organizations.

**Cotton Cooperatives.** *CIR 1 Section 18. 21 pgs. 1985.*

*Bruce J. Reynolds. \$2.00.* Farmer cooperatives play a major role in merchandising American cotton and cottonseed products, as well as performing and coordinating most of the services of the marketing system. This report examines cotton gins, compresses, lint marketing, and cottonseed oil. Also provides an overview of the historical development of cotton cooperatives. The publication concludes with a discussion of challenges and opportunities facing cooperatives.

**Special Crops Cooperatives.** *CIR 1 Section 19. 53*

*pgs. Reprinted 1987. Fred E. Hulse, Gilbert W. Biggs, Donald M. Simon, and J. Warren Mather. \$2.00.* Covers number, organization, operation, services, and benefits of cooperatives marketing tobacco, sugar and sweeteners, dry beans and peas, seed, forest products, fish, and other specialized farm products. Cooperatives marketing such crops as flowers and bulbs, hops, nursery stock, wild rice, turpentine, and coffee are also covered.

**Cooperative Supply and Equipment Operations.**

*CIR 1 Section 20. 43 pgs. 1989. Lloyd C. Biser. \$2.00.* Four out of five farmer cooperatives handled supplies in 1986. Total sales exceeded \$2.4 billion. This report discusses the diversity of supplies provided and activities in retailing, wholesaling, assembling, and manufacturing. Other topics report how these cooperatives developed, what benefits they provide, and the challenges they face.

**Cooperative Feed and Animal Health****Operations.** *CIR 1 Section 21. 31 pgs. 1991. Donald L.*

*Vogelsang, J. Warren Mather and E. Eldon Eversull. \$2.00.* This report discusses the purchasing, distribution, and manufacturing of livestock feed ingredients on retail and wholesale levels of agricultural cooperatives. Livestock feeds distributed by cooperatives—poultry (principally broilers), swine, beef and dairy cattle, and rabbits—are tested at a series of research farms across the U.S. Information on results are exchanged among the member regional cooperatives in the U.S. and Canada. Cooperative involvement in the allied animal health products industry—biologicals, pharmaceuticals, and feed additives—is also discussed on retail and wholesale levels.

**Cooperative Agrichemical and Seed Operations.**

*CIR 1 Section 22. 66 pgs. 1990. Donald L. Vogelsang, J. Warren Mather and E. Eldon Eversull. \$2.00.* Discussion covers retailing, wholesaling, and mixing and manufacturing operations for fertilizer, farm chemicals, and seed. One section discusses limestone distribution and quarrying while another views the operations of an interregional fertilizer manufacturing and distributing cooperative. Research activities of an interregional seed cooperative are also reviewed. History, benefits, and challenges relating to the three major topics are also discussed.

**Cooperative Petroleum Operations.** *CIR 1 Section*

*23. 26 pgs. Revised 1996. John R. Dunn and E. Eldon Eversull. \$2.00.* Traces the increasing involvement of cooperatives in handling petroleum products. Operations are described in terms of retailing, wholesaling, refining and blending, crude oil production, and transportation. The extent of cooperative activities in handling related products such as equipment, automotive accessories, and services is also covered.

**Cooperative Historical Statistics.** CIR 1 Section 26. 81 pgs. Revised 1998. Celestine C. Adams. \$2.00. Provides time series data on marketing, farm supply, and related service cooperatives from 1863 to 1996. Statistics include memberships and number of cooperatives by type, business volume by commodity, and size of business. Information is carried on new organizations and discontinuances of cooperatives. Market share data for selected years are given.

**Cooperatives in International Trade.** CIR 1 Section 27. 9 pgs. 1997. Tracey Kennedy. \$2.50. Fueled by population growth, rising incomes, and liberalized trade rules, today's marketplace offers many opportunities for businesses including cooperatives to act globally in marketing food and fiber products. Reviews scope of cooperative exports, alliances, direct investments, foreign sources strategies, plus a look at the future.

**Rural Cooperative Publications.** CIR 4. 45 pgs. Revised October 1998. FREE. This catalog lists and describes publications and videos available from USDA's Rural Business-Cooperative Service. It lists reports by numerical series and subject matter on various aspects of organization and operation of agricultural cooperatives. Reports on how to apply the cooperative form of business operation to other aspects of rural economic development are also discussed.

**Cooperatives in Agribusiness.** CIR 5. 64 pgs. Revised 1991. Gene Ingalsbe. \$2.00. This is a basic description of cooperatives as applied to agribusiness, how they are organized, how they differ from other business, how they are financed, and their functions. This overview is especially useful for high school and junior college audiences. Also discussed are the roles of members, directors, managers, and employees. Functions of other cooperatives providing utilities to rural areas, insurance and health services, the Farm Credit System, and credit unions are also discussed along with career opportunities and education requirements.

**Understanding Cooperatives.** CIR 6. Revised 1998. This free brochure describes the basic cooperative education teaching program developed by USDA's Rural Business-Cooperative Service. This educational program contains an instructor's guide with 7 lesson plan units. (See description and price on page 36.)

**How To Start a Cooperative.** CIR 7. 32 pgs. Revised 1996. Galen W. Rapp and Gerald Ely. \$4.00. This popular publication outlines the step-by-step approach to organizing and financing a cooperative and discusses some general rules for success. Although oriented to agriculture, its content can easily be applied to many other types of business. It presents important elements to consider when forming a cooperative, lists needed special expertise, where to look for more detailed information available in the organizing process and early months of operation. The report appendix includes sample documents used in the organizing process, such as a producer questionnaire, membership agreement, articles of incorporation, bylaws, and membership application and marketing contract plus sample financial statements. References list helpful publications available from Rural Business-Cooperative Service.

**What Are Patronage Refunds?** CIR 9. 7 pgs. Reprinted 1993. Donald A. Frederick and Gene Ingalsbe. \$1.00. This pamphlet describes cooperatives and outlines the basic principles under which they operate. It also defines and discusses the patronage refund. Includes frequently used terms that describe the unique features of cooperatives. Also covers finance and tax aspects, equity redemption, net margin, per-unit retain, pooling, and others. Related publications available are also listed.

**What Are Cooperatives?** CIR 10. 24 pgs. 1995. Galen W. Rapp. \$4.50. This is the first of a 5-part educational series focused on cooperatives, what they are, how they function, and unique characteristics and responsibilities of key participants such as members, employees, managers and directors. Illustrations may be converted to slides or overhead transparencies. Lists of related RBS publications are provided. The various types of cooperatives in the U.S. are also reviewed. The report discusses differences among three basic business types—proprietorship, partnership, and corporation, including cooperative corporations. Examines the various types of cooperatives and three basic principles that distinguish co-ops from general corporations: user-owned, user-controlled, and user-benefitted. Also covers management challenges, cooperative objectives, how to start a cooperative, 10 steps in organizing a cooperative, and a check list of startup operations.



**Members Make Co-ops Work.** *CIR 12. 29 pgs. 1993. C.H. Kirkman, Jr., and Gene Ingalsbe. \$4.50.* This report examines the role of members in cooperatives—who they are and their responsibilities as owners—with special emphasis on control, financing, and patronage. In some cases members may need to meet legal requirements such as being an agricultural producer. Defines cooperatives as a distinct form of business in the American private enterprise system, member responsibilities in making cooperatives work and how to use co-ops for economic benefit. Also examines controls found in legal documents such as articles of incorporation, bylaws, membership application, and marketing agreements. This report covers members' legal responsibilities as owners—such as voting, expressing opinions, and serving on committees.

**What Co-op Directors Do.** *CIR 14. 48 pgs. 1992. Gene Ingalsbe. \$4.50.* This publication visually presents basic information about cooperatives directors. Focuses on the board of directors—the members' elected leadership group—which directs the cooperative's business affairs. The board picks officers, selects functioning committees, listens to members and management, and serves as the liaison between them. Qualities such as good business judgement and ability to get along with others should be considered by members in selecting a director. Other topics include director selection methods governed by the bylaws; recognizing the differing roles of management and directors; safeguarding assets of the cooperative; hiring, directing, and appraising the manager; originating and approving policies; determining how income is distributed and reinvested; assessing the business climate and developing long range plans; and conducting an annual performance evaluation. Videotape of same name described on p. 12.

**What the Co-op Manager Does.** *CIR 16. 30 pgs. 1993. C.H. Kirkman, Jr., and Gene Ingalsbe. \$4.50.* Managing a cooperative is different from other businesses because the customers are the owners and seek to get a product or service that benefits them individually or contributes to the profitability of their business, such as a farm. The manager needs to satisfy member-owners but needs a lot more from them—information, participation, and decisionmaking help. The relationship with owners is much closer and more personal. Emphasis is placed on the need for separation of management and ownership functions to avoid possible conflict of interest. The professional manager makes the cooperative work. Manager and director responsibilities are kept separate. Part of its discussion centers on the similarities and differences of managing a cooperative vs. other businesses.

**What Cooperative Employees Do.** *CIR 18. 33 pgs. 1995. Galen W. Rapp. \$4.50.* This booklet examines the role of employees and their relationship to owners of the business, namely its day-to-day customers. Employees become the keystone of their cooperative's success because of this close contact with the member-owners. The publication reviews the three distinct operating principles—customers own the business, maintain control, and share the benefits. Discussion also centers on the cooperative business structure and characteristics of quality employees who are the front line business representatives. Characteristics of quality employees are reviewed, such as providing sound advice to customers, knowing the cooperative's goals and how to achieve them, and participating in community activities to enhance the cooperative's image.

**Organizing and Conducting Cooperatives' Annual Meetings.** *CIR 21. 63 pgs. Revised 1992. \$2.00.* Many practical activities discussed help build and maintain membership and support good community relations. Examines aspects of annual meeting and subsequent activities, such as election of directors, meeting time and place, building the program, encouraging people to attend, staging the event, and reporting highlights to members and the public.



**Tax Treatment of Cooperatives.** CIR 23. 10 pgs. Revised 1995. Donald A. Frederick. \$1.00. This brochure dispels some myths about cooperatives and taxes. Cooperatives pay a variety of taxes—real and personal property taxes, sales and employment taxes, fuel taxes, utility excise taxes, and motor vehicle registration and license fees. Cooperatives and their owners also pay a single income tax on margins, usually at the owner level. Also discussed are Subchapter T of the Internal Revenue Code, taxes, qualified or nonqualified written notices of allocation, per-unit retains, and tax planning alternatives.

**Opportunities in Cooperatives; A Leader's Program for Youth.** CIR 25. 40 pgs. Reprinted 1988. C. H. Kirkman, Jr. \$2.00. This guide helps leaders teach youth organizations about cooperatives via a 9-month leadership program for youth organizations such as 4-H, Scout groups, and FFA. Suggestions are also included for awards and recognition. A quiz series provides test questions and answers plus procedures for establishing a youth cooperative. The program can be adapted to fit individual cooperatives, communities, or teaching programs.

**Cooperative Farm Bargaining and Price Negotiation.** CIR 26. 194 pgs. Reprinted 1988. Ralph B. Bunje. \$6.00. This is a guide to growers organizing a bargaining association. It may also help leaders of existing organizations improve returns from farming. Covers the need for: farm bargaining; legal background; history; how they work; types of bargaining associations; how they are organized, managed and operated; planning, strategy, and tactics; and the future of farm bargaining. Also provides samples of memberships and marketing agreements and a discussion of related legislation in various states.

**Small Fresh Fruit and Vegetable Cooperative Operations.** CIR 27. 28 pgs. Reprinted 1990. Fred E. Hulse, Gilbert W. Biggs, and Roger A. Wissman. \$1.50. Shows the diversity as well as successful operations of 34 small fresh fruit and vegetable marketing cooperatives. Describes their sales methods and additional services provided. The report also explores how they serve their members and how similar operations might provide other producers with marketing, supply, and other services. Most of the cooperatives surveyed had sales of less than \$1 million annually. Membership averaged 262.

**Cooperative Services: What We Do, How We Work.** CIR 28. 8-page brochure. 1994. (Slightly Revised 1997). Dan Campbell. FREE. This brochure provides an overview of how U.S. cooperatives are assisted by USDA's Rural Business-Cooperative Service (RBS). It includes a description of how the cooperative program fits into the new USDA organizational structure and describes other rural economic programs within RBS.

**Advising People About Cooperatives.** CIR 29. 55 pgs. Revised 1991. Galen W. Rapp. \$2.00. This publication provides background and references for educational programs about cooperatives. It lists organizations and their bulletins, visuals, and periodicals with information about developing, organizing, financing, and operating cooperatives. The booklet supplements professional assistance from USDA's Rural Business-Cooperative Service, Extension Service, State cooperative councils, Farm Credit System, and State departments of agriculture.

**State Incorporation Statutes for Farmer Cooperatives.** CIR 30. 715 pgs. 1982. James R. Baarda. \$8.00. Compares State incorporation statutes governing the organization and operation of farmer cooperatives, including: policy, purpose, powers, articles of incorporation, bylaws, membership, control, directors, officers, patronage relationships, finance, mergers, and dissolution.

**Director Liability in Agricultural Cooperatives.** CIR 34. 39 pgs. Reprinted 1996. Douglas Fee, Allen C. Hoberg, and Linda Grim McCormick. \$1.50. Sources of liability faced by cooperative directors are discussed and suggestions are given concerning practices and behavior that may help reduce liability risk. Areas covered are common law, criminal law, securities regulation, records and finances, antitrust regulation, and indemnification and insurance.

**Understanding Capper-Volstead Act of 1922.** CIR 35. 9 pgs. Reprinted 1995. David Volkin. \$1.00. Details of two key provisions of the Capper-Volstead Act enacted by Congress in 1922 are examined. This important law gives agricultural producers the right to collectively market their products in interstate and foreign commerce. In the absence of such enabling legislation, producers could be subject to an antitrust action. It also protects the consumer against undue price enhancement resulting from any monopoly position that a group of producers could legally achieve by working together. The publication includes a reprint of the original 1922 law.

**Recruiting and Training Co-op Employees.**

*CIR 36. 44 pgs. Reprinted 1990. Galen W. Rapp. \$4.00.* Job requirements, successful recruiting, training and development of employees, and performance evaluation are covered. The publication includes examples of 10 different personnel forms, several of which can be reproduced or easily adapted to an individual cooperative. The types and ranges of jobs available in cooperatives are discussed.

**Keeping Cooperative Membership Roles**

**Current.** *CIR 37. 28 pgs. Reprinted 1991. Donald A. Frederick. \$2.00.* Inactive members pose problems for the cooperative character, legal status, and management efficiency of an agricultural cooperative. This report provides policy and bylaw examples to correct or avoid these problems. The report concludes with a cooperative success story.

**Managing Cooperative Antitrust Risk.** *CIR 38. 33*

*pgs. 1989. Donald A. Frederick. \$2.00.* Essentials of antitrust law are discussed. Explains why limited antitrust protection granted in the Capper-Volstead Act is critical to cooperative marketing by agricultural producers. It outlines who is covered by Capper-Volstead, how a cooperative must be organized to qualify for limited antitrust protection, and what types of activity by the cooperative are protected.

**Sample Policies for Cooperatives.** *CIR 39. 46 pgs.*

*Reprinted 1993. Galen W. Rapp. \$2.25.* Fill in the blanks or adapt these sample forms to suit your cooperative operation. Nearly 100 policies are written in the areas of board and manager functions, member, employee, public relations, organization, finances, sales and marketing, and board/manager relations.

**Sample Legal Documents for Cooperatives.**

*CIR 40. 65 pgs. Reprinted 1995. Donald A. Frederick. \$3.00.* This is the blueprint for you and your legal counsel to use in developing or updating the articles and bylaws for a cooperative. It explains the rationale for the primary legal documents required to establish and operate a cooperative. Options are offered for organizers and leaders to consider in drafting and reviewing the documents. Also covered are the documents that help in the organizing process and guides for successful operation.

**Annual Audits Board Responsibilities.** *CIR 41. 17 pgs. Reprinted 1995. Rosemary K. Mahoney. \$2.00.*

Presents the reasons for an audit; steps and criteria for selecting an auditor; procedures and the audit report; and other accounting services available to help ensure proper financial reporting. This report is intended for directors, managers, and advisers of new and developing cooperatives. The audit is part of the board's fiduciary responsibilities.

**Cooperative Involvement in Public Policy.** *CIR 42.*

*28 pgs. 1993. Donald A. Frederick. \$3.00.* Cooperatives are more effective in securing favorable government decisions when they have an active, structured public policy program. Members play important roles in shaping and implementing that program. This report discusses the role cooperatives can play in influencing policymaking and the various avenues and methods that can be used.

**Working With Financial Statements.** *CIR 43. 21*

*pgs. 1991. (Slightly revised 1996). Roger Wissman. \$2.00.* The financial health and performance of cooperatives can make a major impact on the financial conditions and operations of the cooperative's patrons. This basic guide is intended to inform members who are unfamiliar with a cooperative's annual statement—the principal source of information about its financial condition. The report is oriented to grain marketing and farm supply cooperatives.

**Income Tax Treatment of Cooperatives:**

**Background.** *CIR 44, Part I. 96 pgs. 1993. Donald A. Frederick and John Reilly. \$5.00.* Cooperatives have been granted a degree of flexibility in their financial and tax planning and should exercise their operations effectively to maximize benefits for members. This report provides important background to understanding current income tax treatment of cooperatives. The role of legislation, administrative rulings, and judicial decisions establishing cooperative tax policy are also reviewed in this 5-part series.



### **Income Tax Treatment of Cooperatives:**

**Patronage Refunds.** *CIR 44, Part II. 71 pgs. Reprinted 1996. Donald A. Frederick and John Reilly. \$5.00.* This publication covers patronage refunds—which help distinguish cooperatives from other forms of business. By permitting cooperatives to retain part of the margins designated as patronage refunds, members provide needed equity to the association. This report discusses how to differentiate between patronage and nonpatronage business. Other topics cover per-unit retains, refund distributions, redemptions of patronage equity, and taxation of patrons.

### **Income Tax Treatment of Cooperatives:**

#### **Distribution, Retains, Redemptions, and**

#### **Patronage Taxation.** *CIR 44, Part III. 133 pgs.*

*Reprinted 1996. Donald A. Frederick and John Reilly. \$5.00.* This report examines tax treatment of cooperatives as related to distributions and redemptions. Treatment of patronage refunds, the linchpin of cooperative accumulation, is also examined, along with per-unit retains used by cooperatives. Cooperatives have been granted a certain degree of flexibility in their financial and tax planning and should exercise their options effectively to maximize benefits for members.

### **Income Tax Treatment of Cooperatives: Internal Revenue Code Section 521.** *CIR 44, Part IV. 104 pgs.*

*1996. Donald A. Frederick. \$5.00.* Rules qualifying cooperatives to make deductions from Federal income tax are covered under Section 521 of the Internal Revenue Code, the subject of the fourth installment in this series. Although use of Section 521 has fallen off in recent years, special rules make it valuable in some cases for marketing cooperatives. This booklet contains two chapters: one deals with requirements for Section 521 status and the other reviews special tax deductions and other tax and securities law treatments related to Section 521 status.

*Publications in the CIR series cover topics related to agricultural cooperative operations and services in the many industries in which cooperatives are found. CIR publications are FREE to cooperatives and educators. The cost to others is noted.*

### **Income Tax Treatment of Cooperatives:**

**Handling of Losses.** *CIR 44, Part V. 1998. Donald A. Frederick. \$5.00.* Cooperatives, like any other business, can go through periods where expenses are greater than income, producing a loss for accounting and tax purposes. This report begins by explaining some of the ways cooperatives can have losses. It examines the interrelationship of several variables on how cooperatives can handle a loss, including: whether the association has section 521 tax status; whether it has both marketing and supply operations; and whether the loss is from patronage sourced business, nonpatronage business, or both. It also focuses on options available to recoup the loss and their financial and tax consequences for the cooperative and its patrons.

### **Understanding Cooperatives: Education Series.**

*CIR 45, Sections 1-16 (Each 4-page newsletter is three-holed punched for binder storage.)* This popular series of circulars provides basic information about the cooperative form of business in simple, easy-to-understand language. They can serve as an introduction to cooperative concepts or a quick refresher course for cooperative directors, extension agents, cooperative leaders, State or regional directors of government agencies or departments working with cooperatives, youth groups, or those belonging to or working with cooperatives.

*Section 1; American System of Business, Tammy Meyer.* Discusses features of individually owned businesses, partnerships, and corporations, both investor-owned and member-patron-owned cooperatives. Net income (profit) distribution helps distinguish them.

*Section 2, Cooperative Business Principles, Tammy Meyer.* Explains the operating principles cooperatives follow and how they evolved. Cooperatives differ from other businesses in their purpose, ownership and control structure, and in the way benefits are distributed.

*Section 3, The Structure of Cooperatives, Tammy Meyer.* The way a cooperative is organized determines how it operates and is managed and controlled, as well as the types of benefits members derive from it. Five basic types of cooperative organizational structure are discussed.

*Section 4, **Who Runs the Cooperative Business? (Members)**, Tammy Meyer.* This section looks at the rights, responsibilities, and qualifications of cooperative member-owners. Emphasis is placed on member responsibilities, including reasons why members must help capitalize and patronize their cooperative, be informed about it, participate in selecting and evaluating directors, and in evaluating the overall performance of the cooperative.

*Section 5, **Who Runs the Cooperative Business? (Board of Directors)**, Tammy Meyer.* The board is the elected policymaking and legal body of the corporation. Director duties and responsibilities, how directors are elected, board size, and selection of officers are discussed.

*Section 6, **Who Runs the Cooperative Business? (Manager & Employees)**, Tammy Meyer.* This section examines responsibilities of managers, board/manager relations, criteria used in selecting a manager, and responsibilities of employees.

*Section 7, **Financing Co-ops**, Robert Rathbone.* The ways equity capital is used to finance a cooperative operation are discussed. These include retained net income, per-unit capital retains, and revolving fund financing. Short- and long-term loans and sources of borrowed funds are also discussed.

*Section 8, **Income Tax Treatment of Co-ops**, Donald A. Frederick.* The tax status of cooperatives is clearly explained, as are the concepts of patronage refunds and payment options in returning patronage to members. Background is also provided on per-unit retains, Section 521 cooperatives, and the various tax forms which cooperatives must file.

*Section 9, **Legal Foundations of a Cooperative**, Donald A. Frederick.* Describes the steps cooperatives must follow when incorporating. Also examined are the various organizational documents needed by cooperatives, including articles of incorporation, bylaws, policies, marketing agreements, and membership agreements. It also discusses what a director handbook should include.

*Section 10, **Strategic Planning**, Galen W. Rapp.* Explains the five basic phases of the strategic planning process and the various components of each.

*Section 11, **Cooperative Business and Management Functions**, Galen W. Rapp.*

Differentiates management and director functions and describes the interrelationships between the two. Includes tips on how to harmonize their roles.

*Section 12, **Base Capital Financing of Co-ops**, Robert Rathbone.* Base capital equity plans can be used to accumulate and redeem member equity in a cooperative. Describes how base capital plans operate, implementing them, and advantages and disadvantages.

*Section 13, **Cooperative Statistics**, Charles A. Kraenzle.* Provides a statistical snapshot of U.S. farmer cooperatives—the number by type, membership, business volume, net income, and business volume by State.

*Section 14, **How To Start a Cooperative**, Galen W. Rapp.* Outlines steps in organizing a cooperative—determining economic need, selecting a steering committee, conducting member surveys, drafting legal papers, acquiring capital, and hiring the manager.

*Section 15, **Marketing Cooperatives**, Marc Warman.* Discusses the various types of marketing cooperatives and the marketing methods they use. Presents the reasons why marketing cooperatives were developed.

*Section 16, **Reviewing Your Cooperative's Annual Report**, Roger A. Wissman.* Guides members through their annual report and suggests how members can use it in understanding and evaluating their cooperative. Brief discussions of accounting practices and simple comparisons are included.

### **Pricing Policy**

Cooperative Information Reports (CIR) listed in this catalog are free to cooperatives and to educators. Others must pay the fee listed. Most Research Reports (RR), Service Reports (SR), and miscellaneous publications require that a fee be paid by everyone. Some free copies may be provided to cooperatives serving very low-income members and at cooperative educational events. Publications requiring payment of a fee cannot be shipped until payment is received by USDA/RBS (see ordering form on pg. 37).



### **Executive Summary of the Cooperative**

**Education Task Force Report.** CIR 47. 8 pgs. 1993. John Dunn, et. al. \$2.50. This report provides highlights of the Cooperative Education Task Force final report. It is based on surveys and regional conferences conducted jointly by National Council of Farmer Cooperatives and USDA's Agricultural Cooperative Service (now Cooperative Services of RBS.) in 1992. It stresses the need for an extensive nationwide cooperative education effort to acquaint many diversified audiences with cooperative concepts. (Complete report available as Service Report 47.)

### **Strategic Planning Handbook for Cooperatives.**

CIR 48. 32 pgs. 1994. (Slightly revised 1995). Jerry Namken and Galen W. Rapp. \$4.50. This handbook discusses ways to facilitate strategic planning in a cooperative. Facilities, personnel, and equipment associated with the process are described along with rules for conducting brainstorming sessions. The five phases of strategic planning are described in detail. These include agreeing to plan, gathering and evaluating facts, defining the plan, and evaluating results. Hints for success are provided throughout.

**Shared-Services Cooperatives.** CIR 49. 1995. 6-page brochure. Anthony C. Crooks, et. al. FREE. This brochure briefly outlines features of a shared-services cooperative. Members are businesses or public entities that jointly acquire goods and/or services for the best available price. Structural and operational characteristics that make these cooperatives differ from other types of business are discussed. Examples of shared services cooperatives show application to health care, purchasing, pharmacy, educational service agencies, restaurant supply purchasing, dealer-owned hardware stores, and cooperative day-care centers.

**What Is a Cooperative? Why Cooperatives Are Organized.** CIR 50. 1995. 4-page brochure. Galen W. Rapp. FREE. This brochure provides a thumbnail sketch of what a cooperative is, why cooperatives are organized, their basic business principles, and the 10 basic organizing steps. Includes information on how to contact USDA's Rural Business-Cooperative Service for assistance in starting a new cooperative.

### **Base Capital Financing of Cooperatives.**

CIR 51. 1995. 26 pgs. Robert C. Rathbone and Donald R. Davidson. \$4.00. Managing equity capital is the most important financial activity for a cooperative. This report describes the advantages and disadvantages of a base capital plan—a complete management tool—and how it works. Constructing, implementing, and operating a plan are discussed. Topics include patronage refunds, per-unit retains, equity redemption, and equity transfers.

### **Cooperative Merger/Consolidation Negotiations: The Important Role of Facilitation.**

CIR 52. 19 pgs. 1996. Bruce C. Reynolds, James J. Wadsworth and Donald A. Frederick. FREE. The advantages of using an outside facilitator in cooperative merger/consolidation talks are reviewed. Steps to follow in the merger/consolidation process are surveyed. A more detailed examination is provided of the negotiation phase. A facilitator helps improve communication and the progress of developing alternative solutions to many of the problems that arise. Included is a section on working with professional advisers and a checklist of key issues and tasks of the process.

### **Cooperative Housing for Rural America.**

CIR 53. 1996. 6-page brochure. Tracey Kennedy. FREE. This pamphlet provides a quick sketch of USDA's rural cooperative housing program. It describes housing cooperatives, how they differ from other types of housing, how they operate, and benefits. Also listed are other sources for information about cooperative housing and a description of the cooperative program in USDA's Rural Development mission area.

### **Do Yourself a Favor: Join a Cooperative.**

CIR 54. 9 pgs. 1996. Donald A. Frederick. FREE. This popular 10-page brochure is an excellent introduction to cooperatives for audiences who know little about them—or need a brief reminder of the underlying concepts of cooperatives. Already in its second printing, this brochure is being widely used to reacquaint cooperative members and employees about how their organizations work. Community and State and local government leaders are also good audiences. The brochure talks about what a cooperative is, user ownership and control, and benefits according to use. It describes the differences between cooperatives and nonprofit associations.

### **Cooperatives 101: An Introduction To**

#### **Cooperatives.** *CIR 55. 40 pgs. 1997. Donald A.*

*Frederick. \$4.50.* This report provides a comprehensive summary of basic information about the cooperative way of organizing and operating a business. It covers the nature and extent of their use, compares them to other business structures, explains the role people play in cooperatives, and discusses equity accumulation and income taxes. Readers gain a general understanding of how cooperatives function.

#### **Managing Your Cooperative's Equity.** *CIR 56. 29*

*pgs. 1997. Robert C. Rathbone. \$5.50.* This report serves as a guide for boards of directors and management on how to manage their cooperative's equity. It encourages an active approach and stresses the importance of financial planning and the need for effective and ongoing communication with members. Equity accumulation and redemption methods are discussed and key management considerations are identified for each.

#### **Understanding Cooperative Bookkeeping and**

#### **Financial Statements.** *CIR 57. 36 pgs. 1998. Robert W.*

*Binion. \$5.00.* This guide assists those with limited bookkeeping experience and understanding of bookkeeping and financial statements. It should be used as a learning tool for new cooperatives in developing and understanding basic accounting procedures.

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## **Research Reports**

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#### **Fishery Cooperatives.** *Research Report 44. 15 pgs.*

*Reprinted 1988. William R. Garland and Phillip F. Brown. \$1.50.* This study describes the organizational and financial structure and operational activities of U.S. fishery cooperatives. Will help fishers form new cooperatives or plan changes in existing ones. Information on 70 fishery cooperatives of all types, sizes, and locations is summarized by region and State. Data cover organizational structures; type and volume of fishery products, supplies, and services; operating revenues; balance sheet data; sources of debt financing; and equity redemption practices.

### **Using Export Companies To Expand**

#### **Cooperatives' Foreign Sales.** *Research Report 52. 17*

*pgs. 1985. Arvin R. Bunker and Tracey L. Kennedy. \$1.50.* Many agricultural cooperatives can expand foreign sales by using export management companies (EMCs). Small cooperatives may find them particularly useful. Discussion of EMCs covers: services and products handled; market coverage; fees, margins, and costs; ownership and financial structure; advantages and disadvantages; and guidelines for selecting an EMC and Export Trading Companies.

#### **Farmers' Buying and Selling Patterns:**

#### **Implications for Cooperatives.** *Research Report 73. 15*

*pgs. 1988. Emerson M. Babb. \$1.25.* This research analyzes farm characteristics and other factors that affect the buying and selling behavior of farmers. Information for 1986 was obtained from 2,537 farmers in the Midwest and Southeast. The major finding is that behavior of farmers does not vary greatly by size and type of farm. However, understanding some differences provides the basis for better service and increased patronage.

#### **Designing Membership Structures for Large**

#### **Agricultural Cooperatives.** *Research Report 75. 49*

*pgs. 1988. Gillian Butler. \$2.50.* This study develops strategies that large cooperatives can use to improve their membership structures. Eight case studies illustrate the membership structures of diverse types of agricultural cooperatives. The study concludes that cooperatives that have implemented strategies consistent with organizational design principles provide effective mechanisms for member control.

#### **Changes in Financial Profile of Cooperatives Handling Grain: First Handlers With \$5 Million or**

#### **More in Sales in 1985 and 1983.** *Research Report 76. 42*

*pgs. 1988. David E. Cummins and Francis P. Yager. \$2.50.* This report provides data and financial analysis of U.S. grain cooperatives. Storage capacity, grain volume, total sales, and accessibility to railroads are examined. A good source of comparative data for measuring performance. Data based on a survey of 2,275 grain marketing cooperatives. (Also see Research Reports 117 and 132.)



### **Farmer Cooperatives: Members and Use.**

*Research Report 77. 42 pgs. 1989. Charles A. Kraenzle, Roger A. Wissman, Thomas Gray, Beverly L. Rotan, and Celestine Adams. \$2.50.* Major characteristics of farmer members of marketing and supply cooperatives and changes since 1980 are described. The focus is on member and nonmember use. Information is given by region, farm type, farm size, and operator age. While a majority of all farmers were involved with cooperatives, the number of members vs. nonmembers served declined. The percent of larger farmers being served grew from 1980 to 1986.

### **Nonqualified Notices: An Alternative for Distributing Cooperative Earnings.**

*Research Report 80. 61 pgs. 1989. Jeffrey S. Royer and Roger A. Wissman. \$3.00.* Nonqualified patronage refund and per-unit capital retain allocations offer an alternative to allocate patron equity that may have advantages over methods used by most cooperatives. This report concludes that nonqualified allocations can be used to delay patron taxes and income and avoid negative cash flows due to taxes. They also offer cooperatives an additional tool for tax planning, tax management, and handling losses.

### **Leasing As An Alternative Method of Financing for Agricultural Cooperatives.**

*Research Report 83. 56 pgs. 1990. Glenn D. Peterson and Eric E. Gill. \$3.00.* Leasing may be an alternative to traditional methods of debt financing. The use of leasing by agricultural cooperatives is small and growth is slower than in other industries, primarily because of lack of understanding. The publication discusses lease contracting from a pre- and post-1986 tax reform standpoint.

### **Dairy Farmers' Participation in Cooperatives.**

*Research Report 86. 14 pgs. 1990. Thomas W. Gray, Roger A. Wissman, Charles A. Kraenzle, Beverly L. Rotan, and Celestine C. Adams. \$2.00.* The extent of dairy farmers' economic participation in cooperatives is explored. The report found that nearly 90 percent of all dairy farmers had some affiliation with cooperatives in 1986. In general, percent of participation increased with farm size. Areas for continued growth are identified.

### **Guide for Prospective Agricultural Cooperative Exporters.**

*Research Report 93. 40 pgs. 1990. Alan D. Borst. \$3.00.* The different aspects of exporting that a U.S. agricultural cooperatives must consider to develop a successful export program are discussed. Major topics include factors in making the decision to export, sources of assistance, developing an export marketing strategy, sales considerations, and completing the transaction. Helps cooperative management, personnel, and members gain added understanding of the export process and provides a basic reference tool for experienced and novice exporters.

### **Strategic Planning Systems of Large Farmer Cooperatives.**

*Research Report 103. 27 pgs. 1992. James Wadsworth. \$3.00.* This report describes the methods, procedures, and functional relationships that make up strategic planning systems of four large farmer cooperatives. Large cooperatives interested in strategic planning can use these case studies to help implement or improve their own systems. An analysis indicated cooperatives had well-developed, comprehensive, and active strategic planning systems.

### **Bargaining Associations in Grower-Processor Markets for Fruits and Vegetables.**

*Research Report 104. 19 pgs. 1992. Julie Iskow and Richard Sexton. \$2.00.* This report presents findings of a national survey of active fruit and vegetable bargaining associations and provides an in-depth description of cooperative bargaining in the grower-processor markets for fruits and vegetables. Associations represented 36 commodities; sought higher and more stable prices; cited lack of volume control and insufficient memberships as operating obstacles; and used legal action to enforce good faith bargaining laws.

### **Cooperative Marketing Agreements: Legal Aspects, 1992.**

*Research Report 106. 57 pgs. 1992. John Reilly. \$3.00.* This report is intended to assist cooperative managers, directors, and their professional advisers in drafting new cooperative marketing agreements as well as evaluating and updating existing agreements. Reviews basic legal principles governing marketing contracts; examines parts of a marketing agreement in detail; and shows examples of common provisions in agreements.

**Agricultural Exports by Cooperatives, 1990.**

*Research Report 107. 17 pgs. 1992. Karen J. Spatz. \$ 3.00.*

Extent of agricultural cooperative activity in exports is reviewed in this report. Exports by 116 cooperatives in 1990 were valued at \$4.1 billion. Largest dollar value of exported items were grains and feeds by 18 cooperatives and fruits and vegetables by 41 cooperatives. Largest markets were Southeast Asia and East Asia.

**Strategic Planning: A Conceptual for Small and Midsize Farmer Cooperatives.**

*Research Report 112.*

*19 pgs. 1993. James Wadsworth, James Staiert and Beverly Rotan. \$3.00.* Strategic planning, a decisionmaking and planning tool, can be used to enhance cooperative operations and probability of success. Basic elements and attributes are described. This report presents information on how strategic planning can be implemented as a system or process in small or midsize cooperatives. Basic elements and attributes are defined and described in the context of cooperative organizational structure.

**Cooperative Exporters and Foreign Technical Standards.**

*Research Report 113. 21 pgs. 1993. Alan Borst, Bruce Reynolds. \$3.00.* Technical standards of the foreign markets to which cooperatives export or plan to enter are outlined. The roles of Federal and State Governments and international government organizations regarding these standards are described. The objective of the study is to help agricultural cooperative exporters more effectively manage the costs of dealing with the technical standards and regulations of foreign countries to which they export.

**Cooperative Employee Compensation.**

*Research Report 114. 34 pgs. 1993. Beverly Rotan. \$3.00.*

Looks at how education, cooperative function, and geography influence patterns in compensating cooperative employees. Job responsibility, decisionmaking, and performance were the three most important factors for setting salaries, according to the survey conducted for this report. Health, life, and disability insurance were the most commonly paid benefits.

**Marketing and Transportation of Grain by Local Cooperatives.**

*Research Report 115. 16 pgs. 1993.*

*Charles L. Hunley and David E. Cummins. \$3.50.* More than 1,700 local first-handlers-of-grain cooperatives surveyed for this report marketed 5.1 bushels of grain in 1990-91. Corn and wheat were the primary commodities marketed. More than half the grain sold was moved by truck. Storage capacity, State and Federal licensing, turnover rate, grain bank, and rail service also are examined.

**Cooperatives' Role in Hog Contract Production.**

*Research Report 116. 22 pgs. 1993. V. James Rhodes. \$3.00.*

This report highlights and interprets two national surveys of commercial hog producers, interviews with several large producers and numerous cooperative managers, and reviews the pork industry press about structural and contractual developments over the past several years. Its purpose is to assist cooperatives in their strategic thinking regarding the hog industry.

**Corn Belt Grain Cooperatives Adjust to****Challenges of 1980s, Poised for 1990s.**

*Research Report 117. 35 pgs. 1993. David Cummins. \$3.00.* This report presents information for 1983 through 1991 on the physical and financial structure adjustments made by local first-handlers-of-grain in the Corn Belt. Annual sales of these cooperatives were at least \$5 million, more than half in grain. Most also handled farm supplies and all provided related services. Local cooperative grain handlers were faced with abrupt changes in export markets for grains and oilseeds, shifts in Government policy, and occasional drought, accompanied by wide swings in grain prices.

**Livestock, Wool, Poultry, and Meat Cooperatives Function, Marketing, and Services.**

*Research Report 118. 35 pgs. 1993. T. Fred White, Jr. \$3.00.* Outlines marketing methods and services used by cooperatives handling livestock, wool, poultry, and meats. Data from 201 cooperatives were analyzed. Functions and services offered and marketing techniques used by cooperatives are outlined. This report may be used by potential or existing cooperatives for performance evaluation or planning.



**Cooperative Education Survey: Cooperatives' Version Summary of Findings.** *Research Report 119.* 23 pgs. 1993. John R. Dunn. \$3.00. This report summarizes and analyzes responses by cooperative organizations to a survey concerning cooperative education issues. The survey was conducted jointly by USDA's Agricultural Cooperative Service and the National Council of Farmer Cooperatives. It was one component of a multi-faceted examination of the needs and priorities for contemporary cooperative education.

**Imports by Cooperatives, 1991.** *Research Report 121.* 13 pgs. 1993. Karen J. Spatz. \$3.00 Thirty cooperatives reported imports valued at \$483.64 million in 1991. Farm supplies accounted for the largest share, nearly 70 percent or \$323.52 million. Agricultural cooperative commodity imports accounted for \$137.75 million. Canada provided more than 60 percent of the imports to U.S. cooperatives. Fifty-two of the 59 cooperative importers/exporters queried responded to the survey.

**Cooperative Grain Marketing: Changes, Issues, and Alternatives.** *Research Report 123.* 18 pgs. 1994. Marc Warman. \$3.00. Changes experienced by the cooperative grain marketing industry during the past two decades are examined. The different influences and factors that led to these changes are analyzed. Issues currently affecting grain marketing cooperatives and which will define the future environment in which they operate are also discussed. Also included is an outline of directions cooperatives can follow to become more competitive.

**Equity Redemption and Member Equity Allocation Practices of Ag Co-ops.** *Research Report 124.* 25 pgs. 1993. Robert C. Rathbone and Roger A. Wissman. \$4.00. This 1991-92 survey of farmer cooperatives shows current equity redemption practices including how equity is distributed between allocated and unallocated accounts. This report updates the previous survey of nearly 20 years ago and reflects many changes in the financial, operational, and structural makeup of agricultural cooperatives. Equity redemption practices are at the center of all cooperative financial considerations.

**DairiMac: An Export Marketing Agency-in-Common for Dairy Cooperatives.** *Research Report 126.* 33 pgs. 1993. Carolyn Betts Liebrand and Karen J. Spatz. \$3.50. Lower Government support prices and increased foreign competition are facing U.S. dairy cooperatives. To take advantage of new marketing opportunities and retail control, dairy cooperatives can organize a marketing agency-in-common (MAC). This report develops a model cooperatives can use in designing a MAC. Elements for a successful MAC are incorporated in this model designed for exporting bulk and differentiated dairy products.

**Cooperative Marketing Agencies-in-Common.** *Research Report 127.* 32 pgs. 1994. Bruce J. Reynolds. \$2.00. Marketing agencies-in-common (MACs) have been used by farmer cooperatives for many years to accomplish specific marketing activities. But little attention has been given to how MACs differ from other organizations, particularly from other federated cooperatives. This report explains how MAC members retain ownership of their individual assets while the common agency produces supplementary services such as group communications and product selling coordination.

**First-Handler Grain Cooperative Elasticities.** *Research Report 128.* 19 pgs. 1994. Anthony C. Crooks and David E. Cummins. \$3.50. This report is based on balance sheet and operating statement data from annual cooperative reports as part of an annual survey of grain marketing cooperatives. This economic model is constructed to measure grain cooperatives' output supply response, changes in factor demands, and substitution rates among production factors used by grain cooperatives in four major U.S. producing areas. Estimates were obtained from local cooperatives with \$5 million or more in total sales in four types of commodities, including corn-soybean, wheat-sorghum, wheat-barley-oats, and wheat-barley.

**Full-Time Employees, Sales, Assets of Selected Farmer Cooperatives.** *Research Report 129.* 23 pgs. 1994. Charles Kraenzle. \$3.00. The number of full-time employees, sales, and total assets of a select group of 509 farmer cooperatives in 1981, 1986, and 1991 are examined by asset group and type. Ratios studied varied by cooperative size over the years. This report shows trends and changes in employee numbers. It also provides information for managers and directors to use in comparing the number of full-time employees in their organizations with those of the same type of

total asset category.

**Farm Bargaining Co-ops: Group Action, Greater Gain.** *Research Report 130. 160 pgs. 1994. Gerald D. Marcus and Donald A. Frederick. \$5.00.* This report traces the history and development of bargaining cooperatives that have been used by agricultural producers for decades as a self-help tool to enhance the income they realize from the sale of their crops. Case studies illustrate historical and contemporary bargaining association activity. Future challenges and opportunities also are discussed.

**Membership Structural Design: A Pilot Test on DHI Cooperatives.** *Research Report 131. 23 pgs. 1994. Thomas W. Gray and Gillian Butler. \$4.00.* The large number of members in a cooperative can create problems for the democratic process and governance. This report develops a theory for structuring members to improve democratic opportunities and responsiveness. Aspects of these propositions tested against data from dairy herd improvement associations in Wisconsin are supported. Potential structural design options are suggested.

**Wheat Grain Cooperatives Adjust to Challenges of 1980s, Poised for 1990s.** *Research Report 132. 60 pgs. 1994. David E. Cummins. \$4.00.* This report examines physical and financial structure made during 1983-91 by local first-handlers-of grain cooperatives in three major wheat areas: Northern Plains, Southern Plains, and Pacific Northwest. Annual sales were at least \$5 million and mostly in grain. These cooperatives adjusted to drought conditions, changing export markets, and Government policy shifts with better financial management, particularly in long-term debt and operating capital.

**Marketing Operations of Dairy Cooperatives.** *Research Report 133. 33 pgs. 1994. K. Charles Ling and Carolyn Betts Liebrand. \$4.00.* This report gives a detailed overview of the market status of the nation's dairy cooperative sector, based on a survey of all U.S. dairy cooperatives. It supplies a region-by-region analysis of cooperative market share of dairy commodities. It also examines price incentive programs, plant operations, and supply and grade factors, among other issues of interest to the industry.

**Analysis of Income Statements of Local Farm Supply and Marketing Cooperatives.** *Research Report 134. 33 pgs. 1994. David S. Chesnick and E. Eldon Eversull. \$4.00.* This study evaluates operating statements of 1,336 local farm supply and marketing cooperatives that survived the agricultural recession in the early to mid 1980s. Trends of different cooperative sizes, types, and profitability levels illustrated. The main focus was on revenues, sources of expenses, and how these expenses changed over time. Managers and directors can use this data to help analyze and compare the operations of their cooperatives with those participating in this study.

**Value-Added Contributions by Ag Cooperatives.** *Research Report 135. 35 pgs. 1995. Jerry C. Namken, E. Eldon Eversull, and David S. Chesnick. \$4.00.* This research studies the value-added concept as applied to cooperatives as a measure of economic performance. Current industry-accepted performance measures usually evaluate individual operations or investment and used, singly, are inadequate for assessing overall performance. A value-added statement provides an appropriate supplement to the income statement. It shows how the dollar amount of value that is added to the product is distributed to those contributing to its creation.

**Appraising Manager Performance.** *Research Report 136. 48 pgs. 1994. Galen W. Rapp. \$5.00.* A major duty of the board of directors is to hire and appraise the performance of the cooperative's manager. Larger cooperatives have access to both outside and internal expertise in performing this function. Many smaller cooperatives in turn, don't have the advantage of a personnel department to implement an appraisal program or provide the training to productively conduct the appraisal. This publication offers a selection of proven tools from multiple sources that cooperatives can implement in conducting an effective evaluation program.



### **Cooperatives in the U.S. Citrus Industry.**

*Research Report 137. 78 pgs. 1994. James A. Jacobs. \$5.00.* This is the first known detailed report that describes the position and functions of cooperatives in the U.S. citrus industry. Cooperatives play an important role in the handling and marketing of both fresh and processed citrus products. Cooperatives range from small, local fresh packinghouse associations to large cooperative federations with complete comprehensive marketing and sales programs in both fresh and processed markets. The report is intended as a reference guide for cooperative managers and members, professional advisors, and anyone involved in the professional activities or research in the citrus industry.

### **Analysis of Balance Sheets of Local Farm Supply and Marketing Cooperatives.**

*Research Report 138. 34 pgs. 1995. Eldon Eversull and David Chesnick. \$4.00.* Balance sheet data from 1983 to 1990 for 1,337 farm supply and marketing cooperatives is examined. Trends of major balance sheet classifications and financial ratios are presented for four cooperative sizes and types. The information is intended to give managers and directors a basis for comparing their cooperative with the historical performance of others with representative cooperative data.

### **Consolidation of Balance Sheet Components During Cooperative Mergers.**

*Research Report 139. 32 pgs. 1995. James Wadsworth and David Chesnick. \$4.00.* Implications of combining balance sheet components during cooperative mergers are discussed, including methods of combining member equities. Several case studies of cooperatives that have merged are included. This report is intended to help cooperative leaders and others better understand financial aspects involved in mergers and developing a plan to combine major balance sheet components for merger, consolidation, or acquisition.

**Shared-Services Cooperatives.** *Research Report 141. 14 pgs. Reprinted 1997. Anthony C. Crooks, Karen J. Spatz, and Marc Warman. \$4.00.* The general structure and operations of shared-services cooperatives and benefits that accrue to their owners are discussed in this report. It provides insight into the corporate structure, governance, and management and describes elements that promote the success of these cooperatives. This type of cooperative is widely adapted to rural community services provided by schools, hospitals, small businesses, churches, and local governments by lowering operating cost by obtaining services and products through these organizations.

**Niche Guide for Lamb Cooperatives.** *Research Report 142. 20 pgs. 1995. James Bell and Tammy Kazmierczak. \$3.00.* Low market prices have many lamb producers looking for alternative market outlets. The two types of niche markets targeted by lamb marketing cooperatives are described. This guide was developed from interviews with four marketing cooperatives and one producer group that were actively marketing lambs. Also interviewed were five producer groups planning to market lamb in the future. Information was collected on products sold, market outlets, and marketing programs used to target those outlets.

**Petroleum Cooperatives, 1993.** *Research Report 143. 15 pgs. 1995. E. Eldon Eversull and John R. Dunn. \$4.00.* Agricultural cooperatives play a significant role in providing petroleum products to U.S. farmers and rural markets. A 1993 study showed they provided 41 percent of the petroleum products used by U.S. farmers for farm production, up slightly from 1988. More than 2,500 regional and local cooperatives sold \$5.2 billion worth of petroleum products in 1993. Challenges to cooperatives and new opportunities are outlined.

**Role of Local Co-ops In the Emerging Swine Industry.** *Research Report 144. 19 pgs. 1995. Julie A. Hogeland. \$4.50.* This report examines the future of regional and affiliated local cooperatives in a swine industry faced with massive structural upheaval. Five Midwest regionals participated in a survey of 2,000 local cooperatives to determine their reaction to industry changes, how they are helping producers adjust, and services locals want from the regionals in this endeavor. Failure to respond to the changing market could seriously undermine the economic position of both producers and their cooperatives.

**Cooperatives and New Uses for Agricultural Products: An Assessment of the Fuel Ethanol Industry.** *Research Report 148. 24 pgs. 1997. Anthony C. Crooks. \$5.00.* This report provides an overview of the ethanol fuel industry and documents involvement of cooperatives and other businesses in it. An industry overview looks at production technology, costs, future of the industry, emerging technologies, and market demand. Both U.S. energy and agricultural policy toward ethanol are examined along with research on national and regional impacts, particularly as applied to the national and regional impact of U.S. rural economic development. New uses considered for potential returns, capital required and financing, market growth potential, and competition and market access. Dependence on Government subsidy and political support also are reviewed.

**Local (Co-op) Petroleum Operations.** *Research Report 149. 13 pgs. 1996. David Chesnick. \$4.50.* One of the most important farm production supplies provided by local cooperatives to their farmer-members and rural communities is petroleum. This report examines petroleum operations of local cooperatives and their importance to the rural community. The main emphasis is one product mix, services, supply source, and competition. Cooperatives are analyzed based on various characteristics such as size, type, and region.

**Strategic Planning Study of the Dairy Herd Improvement System.** *Research Report 150. 33 pgs. 1996. James J. Wadsworth. \$5.00.* Dairy industry changes pose significant challenges to the dairy herd improvement (DHI) system. This report provides an overview and strategic planning study of DHIs, concentrating on assessing current trends and conditions of the industry and how DHIs are structured within it. Information is provided for the principal DHIs to carry out strategic planning. A model is developed to analyze industry trends, define available strategies and evaluate alternative directions the DHIs can take in striving to achieve organizational and system-wide goals.

**Strengthening Ethics Within Agricultural Cooperatives.** *Research Report 151. 52 pgs. 1997. Paul Lasley, Phillip Baumel, Ronald Deiter, and Pat Hipple. \$5.00.* This study discusses ethical concepts, problems and possible solution to the perceived decline of ethics in farmer cooperatives. Cooperatives are challenged to distinguish themselves from other organizations and to strengthen their competitive advantages by being leaders in developing and emphasizing ethical business behavior. The report presents a step-by-step procedure for leaders to use in maintaining and improving the ethical conduct of their cooperatives.

**Dairy Cooperatives' Role in Managing Price Risks.** *Research Report 152. 15 pgs. 1996. K. Charles Ling and Carolyn B. Liebrand. \$5.00.* The dairy industry's move toward a market-oriented economy has created a degree of price volatility. This report focuses on dairy cooperatives' role in managing price risks for the benefit of producer-members who are also the owners and patrons. Discussions in the report may not be applicable to proprietary handlers' risk management activities because they are fundamentally different from cooperatives. This report also educates producers about use of futures, options, and forward contracting that are used extensively for price hedging by other commodities and catching on in the dairy industry.



**Response of Cooperative Elevators to Changes In Government Policies.** *Research Report 153. 21 pgs. 1997. Larry Stearns, David W. Cobia and Marc Warman. \$4.50.* The impact of reduced Government storage payments from 1988 to 1992 on the excess storage capacity and structure and operations of 71 cooperatives in seven States are reviewed. The affect of other Government programs such as Payment-in-Kind, grain sales, and the Conservation Reserve Program are also considered along with financial impact on the cooperatives. The changes resulted in mergers, acquiring additional or eliminating some storage capacity, and increased rail-loading capacity.

**Analysis of Financial Statements: Local Farm Supply, Marketing Cooperatives.** *Research Report 154. 31 pgs. 1997. Eldon Eversull and Beverly L. Rotan. \$4.50.* The balance sheets and income statements of local farm supply and marketing cooperatives are examined, comparing 1994 and 1995, and trends over the past 10 years. The data examines four cooperative sizes and types. Common size income statements and balance sheets are used to compare different cooperative sizes and types. Trends for major balance sheet and income statement items and ratio analysis are used to compare and contrast cooperatives by size and type.

**Decision-Making in Cooperatives With Diverse Member Interests.** *Research Report 155. 18 pgs. 1997. Bruce J. Reynolds. \$4.50.* Agricultural cooperatives operate as competitive businesses that must maintain a general consensus among members with diverse economic interests. Operating in volatile markets and in a continuously changing economy involves complex strategic planning and decision-making in order to build member cohesiveness and support for cooperatives. This report examines member consensus and policy consistency in a strategic framework. Strategic implications and outcomes from competition with firms that can offer more individualized terms and selectivity in market transactions are analyzed by using game theory techniques. The report outlines how cooperatives can define their businesses and develop planning techniques that consider the response and impact of competition and diverse member interests.

**Voting and Representation Systems in Agricultural Co-ops.** *Research Report 156. 12 pgs. 1997. Bruce J. Reynolds, Thomas W. Gray and Charles A. Kraenzle.* This report examines two interrelated aspects of cooperatives representation—determining voting power of individual members and determining how directors are elected to cooperative boards. The use of one-member, one-vote and proportional voting systems in U.S. cooperatives by type and function and membership size. Direct-membership, federated, and mixed cooperatives are examined. The report also documents the organizational use of at-large, geographic districting, and delegate systems as well as combinations of them.

**Cooperatives in a Changing Global Food System.** *Research Report 157. 13 pgs. 1997. Michael F. Seipel and William D. Heffernan. \$5.50.* This study examines how U.S. agricultural cooperatives are responding to current trends toward the globalization of the agricultural and food sector. Information from three case studies illustrates the extent to which cooperatives' organizational structure may limit or enhance their ability to compete with investor-owned firms (IOFs) on a global scale. Concentration levels in key agricultural production, processing, and distribution markets are reviewed.

**Strategies for Survival by Cooperative Country Elevators Revisited.** *Research Report 158. 21 pgs. 1997. Larry Stearns, David W. Cobia and Marc Warman. \$5.00.* The structure and operations of local cooperative elevators were affected by excess storage capacity, modifications in Government programs, and other factors during the late 1980s and early 1990s. While the reduction in Government storage payments had the greatest impact on elevator operations, other programs such as Payment-In-Kind (PIK), Government grain sales (Commodity Credit Corporation (CCC) catalog and auction sales), and Conservation Reserve Program (CRP) also affected cooperative elevator activities. In 1988 and 1992, 71 cooperative managers were asked to rank a number of factors that affected cooperative operations and to rank possible management strategies as a practical response. This report presents these rankings and analyzes management strategies implemented between 1988 and 1992, their degree of success, and their importance in keeping the cooperative elevator viable.

### **Marketing Coordination in Agricultural**

**Cooperatives.** *Research Report 159. 13 pgs. 1997. Roger A. Wissman. \$5.00.* The use of marketing agreements adds elements of marketing coordination between members and cooperatives. Based on a survey of marketing cooperatives, this report cites coordination levels by cooperative type and characteristics associated with marketing coordination. Cooperative bylaw provisions were included with marketing agreement contracts as measures of coordination. Product characteristics and related services, levels of investment in facilities, and cooperatives' long-term contracts with customers were compared with levels of coordination.

### **Performance of Cooperatives Handling Farm Supplies, by Region.**

*Research Report 160. 48 pgs. 1998. Beverly L. Rotan. \$5.00.* Trends, performances, and financial measures of 403 cooperatives handling farm supplies are compared for 1994 and 1995. Some changes were small and others noteworthy. The report also looks at major components of balance sheet, income statement, and financial ratios. The information is suitable for management of cooperatives handling farm supplies to compare their cooperative's general performance with others in their geographic area.

### **Fertilizer Operations of Local Farm Supply and Marketing Cooperatives.**

*Research Report 161. 23 pgs. 1997. E. Eldon Eversull. \$4.50.* This report analyzes the fertilizer operations of 497 local farm supply and marketing cooperatives. They were surveyed about their 1996 fertilizer sales, source of product, competitors and type of competition, and services offered or desired to offer. Four questions focused on the relatively new use of global positioning and geographic information systems in fertilizer use and application. Fertilizer sales trends for these cooperatives during the past 11 years were compared to questionnaire responses, sales growth, and a prior survey. The data was also divided into 10 standard U.S. farm production regions and four cooperative sizes and types.

### **Local Cooperatives' Role in Emerging Dairy Industry.**

*Research Report 162. 25 pgs. 1998. Julie A. Hogeland. \$5.50.* Structural changes in the dairy industry, such as the adoption of total mixed rations in place of manufactured complete feeds and declines in milk production in the areas served by locals, are bringing these cooperatives to a crossroads where they must decide who will be their core customer. The ramifications of this choice are increased through market segmentation which enables cooperatives to more precisely meet the needs of producer-members but simultaneously increases diversity among members, and, potentially among locals themselves. Survey results from 247 locals indicated small producers of less than 100 cows made up 80 percent of their clientele. To survive, locals will need to take a more aggressive and informed approach to sustaining small producers.

### **Cost of Capital for Agricultural Cooperatives.**

*Research Report 163. 1998. Glenn Pederson. \$5.50.* Cooperatives face a problem in determining the cost of membership. Solving the problem presents a challenge because the cost of equity capital in a cooperative can't be derived directly from the capital market like a publicly traded company. In this report, logical and innovative approaches to making these important determinations of cost of capital are presented along with the pros and cons on their applicability to agricultural cooperatives. This report also studies the changing capital structure (long-term debt and equity) of agricultural cooperatives in the Upper Midwest from 1984-94. This study provides a useful backdrop for considering the cost of capital issues.

### **Financial Statistics of Largest Dairy Cooperatives, 1980-95.**

*Research Report 164. 1998. Michael D. Kane. \$5.00.* This study presents a compilation of financial data obtained from the annual reports of the nation's largest dairy cooperatives between 1980-95. These cooperatives are a major force in the U.S. dairy industry. Financial data and ratios are present for the group as a whole. Management and creditors can use the information to gauge the financial health of an individual dairy cooperative compared with the entire dairy cooperative industry. By 1995, they had an estimated \$5.4 billion in assets and held an 88-percent share of the nation's milk marketings.



**Participation in Ag Cooperatives: Scale, Regression Analysis.** *Research Report 165. 1998. Thomas W. Gray and Charles A. Kraenzle. \$5.00.* This research identifies characteristics that influence member participation in cooperatives. Participation measures include attendance at meetings, serving on committees or as elected officers, and recruiting other farmers to join. Nineteen characteristics were found statistically related to participation including farm characteristics, member demographics, beliefs in cooperative principles, collective action, member influence, cooperative impartiality, and satisfaction with farming and cooperative officers.

**A New Approach To Measuring Dairy Co-op Performance.** *Research Report 166. 1998. K. Charles Ling and Carolyn Betts Liebrand. \$5.00.* This report describes a new method to evaluate and compare operational performance of dairy cooperatives. A business performance measurement was modified to fit cooperatives. A cooperative is creating extra value if its net operating margin can more than cover its operating cost including the cost of operating capital (the sum of fixed assets and working capital). The extra-value measure can be common-sized by operating capital to create an extra-value index. The scale-neutral index is an objective measure for comparing operating efficiency of dairy cooperatives with investor-owned dairy firms.

**Lessons From Producer-Owned Lamb Ventures.** *Research Report 167. 1998. Ronald Smith, Edward Smith, Ernest Davis, Richard Edward, and Gustavo Molina. \$5.00.* This case study evaluates two producer-owned lamb processing and marketing ventures, one in Texas and the other in Virginia, and why they failed. Findings have relevance to future vertical coordination efforts in the lamb processing and marketing arena in an industry characterized by significant concentration among a few established marketing firms. The researchers focused on organizational background for the development of each venture, contributing factors to failure, positive outcomes, and challenges for producer-owners in future ventures.

**Pooling Operations of Cooperatives.** *Research Report 168. 1998. Andrew A. Jermolowicz. \$5.00.* This report clarifies cooperative pooling practices and presents the structural, managerial, financial, and coordination aspects of a successful commodity pooling program. Pooling is a marketing practice distinct to cooperatives and refers to a particular way commodities are marketed. The report focuses on practices in the fruit and vegetable industries although these commodity pools also are found in the nut, rice, and dairy industries.

**Cooperative Restructuring: 1989-98.** *Research Report 169. 1998. James J. Wadsworth. \$5.00.* The Nation's agricultural cooperatives have been through a decade of extensive restructuring which is recorded in this rare compendium. And the pace continues with the goal to revamp their organizations to make them more competitive via unifications, joint ventures, agreements, strategic alliances, expansions or contractions. The report covers 345 restructuring activities during the decade of January 1989 to July 1998.

**Performance of Co-ops Handling Farm Supplies.** *Research Report 170. 1998. Beverly Rotan. \$5.00.* Trends, performances, and financial measures of 403 cooperatives handling farm supplies are compared for 1994 and 1995. Some changes were small and others noteworthy. The report also looks at major components of balance sheet, income statement, and financial ratios. The information is suitable for management of cooperatives handling farm supplies to compare their cooperative's general performance with others in their geographic area.

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## Service Reports

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**Assessing Milk Handler Benefits.** *Service Report 20. 28 pgs. 1988. John R. Mengel. \$1.50.* This report describes important factors that must be evaluated when choosing a handler. Among quantifiable factors are programs that pay for different milk components, premium programs, hauling arrangements, member services, insurance, production supplies, and cooperative capital investments. Non-quantifiable factors include the cooperative guarantee of a market, product representation, and other benefits.

### **Directory of U.S. Agricultural Cooperative**

**Exporters.** *Service Report 21. 44 pgs. 1994. Karen J. Spatz. \$5.00.* The updated directory of cooperative exporters or their marketing agencies includes an index arranged by product type and alphabetic listing of 102 cooperatives. Shown are the cooperative's address, contact person, telephone and FAX numbers, and a description of products exported. Some listings may include brands. In some cases cooperatives have jointly established trading organizations which are referred to under the heading Commodities Exported.

**Directory of Farmer Cooperatives.** *Service Report 22. 124 pgs. 1998. Katherine DeVille, Jacqueline Penn and Charles Kraenzle. \$5.00.* This national directory contains a listing by State of more than 400 farmer-owned marketing, farm supply, bargaining, and service cooperatives. Where applicable, the e-mail and/or Internet home page addresses were included. The directory also contains an alphabetical index of cooperatives and a listing of State councils or associations of cooperatives. For States with no cooperatives in the \$45 million or more sales range in 1996, the largest in the State were included in the directory. Others were included because of their uniqueness of products handled or services provided.

### **How To Capture What Farmers Think.**

*Service Report 23. 31 pgs. 1989. Michael D. Dalecki and Ernest B. Perry. \$2.00.* This guide helps cooperative leaders determine the needs of both members and non-members. Questionnaire construction is discussed along with other factors involved in collecting data, such as confidentiality, nonresponse, missing data, and coding. A sample questionnaire and subsequent follow-up mailings are provided.

**Fresh Vegetable Packing Costs for Six Small Cooperatives.** *Service Report 25. 15 pgs. 1989. Edgar L. Lewis. \$1.75.* Small-scale fresh vegetable marketing cooperatives are gaining in importance as farmers turn to alternative crops for new sources of income. Their success as business operations will depend on management's ability to control costs and operate efficiently. This report analyzes the operations of six small vegetable cooperatives and helps identify the key cost variables, particularly in packinghouse operations.

**Cooperative Brands.** *Service Report 27. 92 pgs. 1990. Karen J. Spatz and Bruce J. Reynolds. \$5.00.* This report is the third edition and updates and expands an earlier publication on processed product brands, adding all other types of brands cooperatives own in supplying and marketing members' products. More than 1,000 brands are listed from 144 cooperatives. Listings are cross-referenced by brand, cooperative, and commodity. Fresh fruit is the largest category with 327 brands. Forty-two percent of the cooperatives represented their brands overseas.

**Retained Ownership: Simulation and Financial Analysis Model.** *Service Report 34. 40 pgs. 1993. T. Fred White, Jr., and David Chesnick. \$25.00.* This user manual and computerized disc contain a simulation model that enable cooperatives to consider retained ownership of cattle in feedlots on behalf of member-producers. The simulation model that has been developed requires little computer knowledge, but provides various production and financial analysis. Model is compatible with IBM PC computers.

**Cooperative Education Task Force: Final Report.** *Service Report 35. 51 pgs. 1993. John R. Dunn. \$3.50.* This is the final report of the Cooperative Education Task Force assembled by Agricultural Cooperative Service and National Council of Farmer Cooperatives to examine existing and proposed needs to reinvigorate cooperative education across the Nation. A three-front plan for strengthening cooperative education is outlined.

**Guide to Designing Benefit Packages for Cooperatives.** *Service Report 36. 31 pgs. 1993. Beverly Rotan. \$3.00.* This is a general guide for designing and financing benefit packages, setting pay structures, and evaluating jobs of cooperative employees. The report provides general guidelines but does not address all the unique requirements, skills, or risks associated with a given position in a cooperative. Adjustments may be needed by newly organized or existing cooperatives when replacing employees who have retired or left the organization.

**Marketing Fed Cattle: Cooperative Opportunity** *Service Report 38. 51 pgs. 1993. Clement E. Ward, Timmi J. Bliss, and Julie A. Hogeland. \$3.00.* Cattle feeders increasingly concerned about market access and pricing methods due to structural changes in the marketplace may wish to form a marketing cooperative to collectively market cattle. Three types of fed cattle cooperatives are discussed: bargaining cooperatives, electronic marketing cooperatives, and integrated cattle feeding/meatpacking cooperatives.



**Directory of U.S. Arts & Crafts Cooperatives.**

*Service Report 40. 35 pgs. Revised 1996. Mary Ann Lambert. \$5.00.* The demand for quality, handmade American crafts and appreciation for the time and effort spent on producing them is increasing. This directory, produced to recognize the Year of the American Craft, provides information for those seeking to purchase authentic, handmade U.S. arts and crafts. It is a reference guide for those interested in cooperative marketing efforts. Names of 77 craft cooperatives and their addresses are listed by State.

Another section lists specific craft items and their cooperative sources.

**Inventory Management Strategies for Local Farm Supply Cooperatives.**

*Service Report 41. 22 pgs. 1994. James Wadsworth. \$4.00.* This report presents important strategies for farm supply cooperatives to use during everyday management of inventory for sale to patrons. Concepts associated with the strategies are described within the framework of a management plan. The material is intended for farm supply cooperative managers and employees.

**Farmer Cooperative Statistics, Annual Reports, 1988-97.**

*Ralph Richardson, et.al. USDA collects statistics annually to track the business trends of the nation's agricultural cooperatives. These reports are used by research, technical assistance, education, planning, and public policy purposes. Data, collected from a mail survey of all farm cooperatives, includes membership numbers, business volume, and net income for farmer cooperatives. Co-ops are classified by principal products marketed and major business functions. State-by-State data also included.*

Service Report 56 — 1997 — \$5.00

Service Report 53 — 1996 — \$5.00

Service Report 52 — 1995 — \$5.00

Service Report 49 — 1994 — \$5.00

Service Report 43 — 1993 — \$3.00

Service Report 39 — 1992 — \$3.00

Service Report 33 — 1991 — \$3.00

Service Report 31 — 1990 — \$3.00

Service Report 29 — 1989 — \$3.00

Service Report 26 — 1988 — \$3.00

**Keys to Successful Cooperative Housing.**

*Service Report 44. 12 pgs. 1995. Tracey Kennedy, Andrew Jermolowicz, Mary Ann Lambert, John Reilly, and Beverly Rotan. \$2.00.* Key operating practices and philosophies of successful housing cooperatives are common. These include joint ownership and user-owner nature of cooperative businesses, at-cost operation, and democratic control. A sound background in management and operational and financial aspects of cooperatives helps ensure the success of new or existing housing cooperatives.

**Cooperatives: A Housing Alternative for Rural America.**

*Service Report 45. 32 pgs. 1995. Tracey Kennedy, Andrew Jermolowicz, Mary Ann Lambert, John Reilly and Beverly Rotan. \$4.00.* Cooperatives are a way to bring affordable housing to rural America, where many communities face housing shortages for low- and moderate-income families and senior citizens. This guide outlines basic information about how housing cooperatives work, how they are formed, and the benefits and challenges they present. Sample housing survey, articles of incorporation, bylaws, subscription agreement, and occupancy agreement are included.

**Basics of Organizing a Shared-Services Cooperative.**

*Service Report 46. 35 pgs 1995. Anthony Cooks, Karen Spatz, and Marc Warman. \$2.50.* This manual describes ways to organize shared-services cooperatives that are particularly adaptable to rural America. These co-ops can provide community purchasing services for schools, hospitals, small businesses, churches, local governments, etc. The manual is also intended for use by private loan institutions and loan specialists with USDA's Rural Business-Cooperative Service in appraising applications.

**Proceedings of National and Pacific Coast Bargaining Cooperative Conferences.**

*30 to 64 pgs.* These reports present highlights of an annual conference where leaders of the Nation's bargaining cooperatives share insights on how to maximize the marketing power of their producer-members and related challenges facing their cooperatives.

Service Report 55 — 1997 — \$4.00

Service Report 47 — 1994 — \$4.00

Service Report 42 — 1993 — \$4.00

Service Report 37 — 1992 — \$4.00

Service Report 32 — 1991 — \$4.00

Service Report 30 — 1990 — \$4.00

**Cooperative Employee Training: The Strategic Dimension.** *Service Report 48.* 20 pgs. 1995. Beverly R. Rotan. \$3.50. This report defines and evaluates some techniques for training programs. Employee training programs, individual philosophy, and evaluation of training of four cooperatives are examined. Also included are key points for establishing training programs, or further developing existing programs, and evaluating them. Information for this report was obtained from a survey of four cooperatives, human resources textbooks, and documents on strategic planning.

**Creating 'Co-op Fever': A Rural Developer's Guide To Forming Cooperatives.** *Service Report 54.* 24 pgs. 1998. William Patrie. \$6.00. The author provides a rare insight into the workings of establishing rural cooperatives based on his experiences primarily in North Dakota. Although his development experience has principally been with value-added agricultural cooperatives and cooperative efforts with rural electric and telephone cooperatives, his practical tips have wide application to many cooperative ventures in other fields. The manual covers an array of development related topics ranging from bringing organizers together, steering committees, and budgets to selection of an attorney, accountant, and chief executive officer, business planning, equity drives, and timing.

### Pricing Policy

Cooperative Information Reports (CIR) listed in this catalog are free to cooperatives and to educators. Others must pay the fee listed. Most Research Reports (RR), Service Reports (SR), and miscellaneous publications require that a fee be paid by everyone. Some free copies may be provided to cooperatives serving very low-income members and at cooperative educational events. Publications requiring payment of a fee cannot be shipped until payment is received by USDA/RBS (see ordering form on pg. 37).

## Miscellaneous Reports

**Farmers, Cooperatives, and USDA: A History of Agricultural Cooperative Service.** *AIB 621.* 292 pgs. 1991. Wayne D. Rasmussen. Hard Cover \$12.00; Soft Cover \$10.00. Helping agricultural producers organize and operate cooperatives to increase their incomes and quality of living has been a long-standing USDA policy. This book documents that story. Rasmussen describes the evolution of cooperatives and how USDA policy implementation changed with political parties, departmental restructuring, and the imprint of leadership personalities. In tracing the history of USDA's service to cooperatives, the book provides insight into many of the major events that have impacted the course of the nation's cooperative movement. For example, Chapter 4 examines how the farm depression of the 1920s led to the passage of the Capper-Volstead Act. As the forward states: "This book demonstrates that cooperation is an idea that works. Cooperation is a powerful self-help tool forged on the hearth of economic democracy. When cooperatives are a dimension of a capitalistic economy, markets perform more efficiently and effectively in serving the public." The book features nearly 100 historic illustrations, including photos of some of the nation's first cooperatives, portraits of cooperative pioneers, and a photo of President Warren Harding signing the Capper-Volstead Act in 1922.

**Top 100 Cooperatives, Financial Profiles, Annual, 1990-1997.** \$2.00. Three articles from the fall of 1997 issues of *Rural Cooperatives* magazine recap the annual series. Headlines reveal the content of the articles: "Record Gross Revenues Do Not Translate Into Higher Net Margins for Largest Co-ops;" "Continued Expansion of Assets Shows Greater Reliance on Debt by Farmer Co-ops;" and "Leveraging the Future? Higher Debt Limits Among Large Ag Co-ops May be a Cause for Concern." The articles were authored by David Chesnick. Earlier annual profiles available to 1990.

**Cooperatives and Rural Development: A Report to Congress.** 38 pgs. 1989. Prepared by Agricultural Cooperative Service. \$3.00. This report examines the needs of rural America and the way cooperatives have helped meet those needs. It also explores the way cooperatives might further help in rural development. The major conclusion is that the cooperative is an extremely valid model with numerous applications to rural development efforts.



**Rural Development: Creating New Opportunity for Rural America.** PA 1624. 7-page Brochure. 1998.

*FREE.* This pamphlet describes the services of the three sister agencies within USDA's Rural Development mission area—Rural Business-Cooperative Service, Rural Housing Service, and Rural Utilities Service. A fourth branch, the Office of Community Development, is working with the agencies to enhance the economy and living conditions in the Nation's rural empowerment zones and enterprise communities. A network of State field offices or USDA service centers administer the programs in partnership with public and community-based organizations such as cooperatives. Programs include financial assistance, business planning and technical assistance to rural businesses, financing for rural housing and community facilities, and developing infrastructure for businesses and homes with modern telecommunications, electric power, and water service.

**Cooperative Services Program Accomplishments Fiscal Year 1996 and Future Projects for FY 1997-99.** 61 pgs. Michael D. Kane.

*FREE.* Highlights program accomplishments in FY 1996 of Cooperative Services unit of Rural Business-Cooperative Service (RBS) during a year of preliminary reorganization in USDA. Federal Government support for cooperative programs continued for its 69th consecutive year. Among accomplishments for the year were: participated in 114 research projects; worked on 112 technical assistance projects servicing 121 cooperatives or groups of producers in 35 States; helped incorporate five new cooperatives; and responded to more than 1,100 requests for information on cooperatives; and distributed 120,000 cooperative-related publications. The agency's bi-monthly *Rural Cooperatives* magazine marked its 65th year of publication.

**Business and Industry Guaranteed Loan Program.** 8-page Brochure. Revised 1997. *FREE.*

The Business and Industry Guaranteed Loan program of USDA's Rural Business-Cooperative Service is used to create and preserve jobs in rural areas through the creation and support of viable rural businesses. This financial program also is used to improve the economic and environmental climate of rural communities. It expands the existing private credit structure in rural areas by helping local lenders make and service loans for business which will provide lasting community benefits. The program typically guarantees loans on up to 80 percent of the original loan amount. This pamphlet discusses eligibility, benefits, and how to participate. Cooperatives are eligible borrowers.

## USDA/Rural Business-Cooperative Service Cooperative Contact List:

Dr. Randall E. Torgerson,  
Deputy Administrator .....202/720-7558

Dr. James E. Haskell, Assistant  
Assistant Deputy Administrator ....202/720-8460

Dr. Charles A. Kraenzle,  
Director, Statistics Staff .....202/720-3189

Dr. John H. Wells, Director,  
Cooperative Development Division ..202/720-3350

Vacant  
Education and Member Relations ...202/720-3350

Dr. Thomas H. Stafford, Director,  
Cooperative Marketing Division ....202/690-0368

Dr. K. Charles Ling, Dairy Livestock,  
and Poultry .....202/690-1410

Brad Gehrke, Livestock .....202/690-2423

Tracey L. Kennedy, International  
Trade .....202/690-1428

Andrew A. Jermolowicz, Fruits,  
Vegetables, and Specialty Crops ....202/690-1416

Marc W. Warman, Grains and  
Oilseeds .....202/690-1431

Dr. John R. Dunn, Director,  
Cooperative Resource Management  
Division .....202/690-1374

E. Eldon Eversull, Farm Supplies  
and Services .....202/690-1415

Bruce J. Reynolds, Strategic Planning  
and Management .....202/720-3694

Robert C. Rathbone, Finance .....202/690-2417

Donald A. Frederick, Law, Policy,  
and Governance .....202/690-1411

## Turnkey Instructional Programs

### Understanding Cooperatives

This program contains an Instructor's Guide with 7 lesson plan units; all teachers and student references; computer software; and a 1-year subscription to *Rural Cooperatives* magazine. Each lesson plan unit has a discussion guide, suggested student activities, overhead visual masters student handout sheets, and evaluation tests with answer sheets. \$50.

### Director Training Program

This program of nine video modules provides new cooperative directors with the basic training they need to understand how to serve in their new roles. The series is targeted at first time directors of small and medium cooperatives, both agricultural and nonagricultural.

The series, which includes videos with group exercise, participant notebooks, and facilitator guides, examines cooperative basics, director duties and responsibilities, board-management relations, and cooperative finances. The videos were developed under a cooperative research agreement with USDA's Rural Business-Cooperative Service and are available from University of Wisconsin Center for Cooperatives at Madison, Wis. Phone: 608-262-7390. Price: \$275.

Here are the nine module titles:

- 1, Cooperatives: A Special Kind of Business
- 2, Part 1—What Directors Do: Duties and Responsibilities
- 2, Part 2—What Directors Do: Duties and Responsibilities
- 3, Part 1—Providing Leadership
- 3, Part 2—Providing Leadership
- 4, Part 1—Directing Management for Desired Results: Board-Management Relations
- 4, Part 2—Directing Management for Desired Results: Board-Management Relations
- 5, Part 1—Getting Control Over the Present: Financial Matters
- 5, Part 2—Getting Control Over the Present: Financial Matters



## PUBLICATION AND VIDEOTAPE ORDER FORM

This form is printed as a guide to assure that all information necessary to correctly fill your order is included. You may copy this order blank if you wish, or simply send your order in letter form. Mail your order to: USDA/Rural Business-Cooperative Service (RBS), 1400 Independence Ave., S.W., STOP 3255, Washington, DC 20250-3255 or call for further information at (202) 720-8381.

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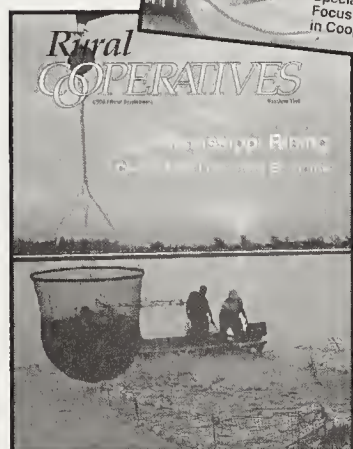
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*Rural Cooperatives* is the bimonthly magazine published by USDA Rural Development. Its primary audience includes cooperative managers and key employees, co-op board members, educators, co-op communicators and others with an interest in cooperatives. The magazine carries news and research reports relating to the issues and challenges facing rural people and their cooperatives.

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## U.S. Department of Agriculture

### Rural Business–Cooperative Service

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Rural Business–Cooperative Service (RBS) provides research, management, and educational assistance to cooperatives to strengthen the economic position of farmers and other rural residents. It works directly with cooperative leaders and Federal and State agencies to improve organization, leadership, and operation of cooperatives and to give guidance to further development.

The cooperative segment of RBS: (1) helps farmers and other rural residents develop cooperatives to obtain supplies and services at lower cost and to get better prices for products they sell; (2) advises rural residents on developing existing resources through cooperative action to enhance rural living; (3) helps cooperatives improve services and operating efficiency; (4) informs members, directors, employees, and the public on how cooperatives work and benefit their members and their communities; and (5) encourages international cooperative programs. RBS also publishes research and educational materials and issues *Rural Cooperatives* magazine.

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